

**Information to identify the case:**

Debtor 1	<u>John Alan Gump</u>	Social Security number or ITIN	<b>xxx-xx-1785</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Tiffany Renee Gump</u>	Social Security number or ITIN	<b>xxx-xx-8030</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-22013-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John Alan Gump

Tiffany Renee Gump  
fka Tiffany Renee Miller

5/22/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John Alan Gump  
 Tiffany Renee Gump  
 Debtors

Case No. 15-22013-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: May 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2017.

db +John Alan Gump, 222 Sugar Run Road, Waynesburg, PA 15370-3638  
 jdb #+Tiffany Renee Gump, 223 West College Street, Canonsburg, PA 15317-1166  
 14055909 +Covergent Health Care Recoveries, 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229  
 14055911 +Credit Coll USA / University Health Asso, Ccusa/Attn:Bankruptcy, 16 Distributor Dr Ste 1,  
 Morgantown, WV 26501-7209  
 14055913 +Eos Cca / Mountain Physicians, 209 W Central St Ste 107, Natick, MA 01760-3716  
 14055914 +Greene Co. Domestic Relations, 19 South Washington Street, Waynesburg, PA 15370-2053  
 14055915 +Kubota Credit Corp, 1025 Northbrook Parkway, Suwanee, GA 30024-2967  
 14083945 +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 14055916 +Northwest Consumer Dis, 222 Elm Drive, Waynesburg, PA 15370-8269  
 14055918 +United Collection Bureau, 5620 Southwick Blvd., Toledo, OH 43614-1501  
 14088577 United States Department of Education, Claims Filing Unit, P O Box 8973,  
 Madison, WI 53708-8973  
 14055919 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860  
 14055921 #+Washington Community F, 45 Griffith Ave, Washington, PA 15301-2286  
 14055922 +Washington Family Practice, 95 Leonard Avenue, Washington, PA 15301-3368  
 14055923 +Washington Hospital, 155 Wilson Ave., Washington, PA 15301-3398  
 14055924 +West Virginia University Hospital, Attn: Patient Accounting, P.O. Box 776,  
 Morgantown, WV 26507-0776  
 14055925 +Wheeling Hospital, P.O. Box 644112, Pittsburgh, PA 15264-4112

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QPJWILSON.COM May 23 2017 01:04:00 Pamela J. Wilson, 810 Vermont Avenue,  
 Pittsburgh, PA 15234-1222  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 23 2017 01:22:02 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14055905 +EDI: GMACFS.COM May 23 2017 01:03:00 Ally Financial, P O Box 380901,  
 Bloomington, MN 55438-0901  
 14062085 EDI: GMACFS.COM May 23 2017 01:03:00 Ally Financial, PO Box 130424,  
 Roseville, MN 55113-0004  
 14055906 +EDI: AGFINANCE.COM May 23 2017 01:03:00 American General Financial/Springleaf Fi,  
 Attention: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251  
 14055907 +EDI: CAPITALONE.COM May 23 2017 01:04:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14079468 EDI: CAPITALONE.COM May 23 2017 01:04:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 14055908 +EDI: CHRM.COM May 23 2017 01:04:00 Chrysler Capital, Po Box 961275,  
 Fort Worth, TX 76161-0275  
 14055912 +E-mail/Text: hariasdiaz@creditmanagementcompany.com May 23 2017 01:22:57  
 Credit Management Co., P.O. Box 16346, Pittsburgh, PA 15242-0346  
 14061055 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 23 2017 01:22:02  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946  
 14055917 EDI: AGFINANCE.COM May 23 2017 01:03:00 Springleaf Financial, 107 E Roy Furman Hwy,  
 Waynesburg, PA 15370  
 14066020 EDI: AGFINANCE.COM May 23 2017 01:03:00 Springleaf Financial Services, PO Box 3251,  
 Evansville, IN 47731  
 14055920 +EDI: VAND.COM May 23 2017 01:03:00 Vanderbilt Mortgage, Attn: Bankruptcy Dept,  
 P.O. Box 9800, Maryville, TN 37802-9800  
 14060385 +EDI: VAND.COM May 23 2017 01:03:00 Vanderbilt Mortgage and Finance, Inc, P.O. Box 9800,  
 Maryville, TN 37802-9800

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Kubota Credit Corporation  
 14055910 Covergent Healthcare  
 cr\* +Vanderbilt Mortgage and Finance, Inc., P.O. Box 9800, Maryville, TN 37802-9800

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: aala  
Form ID: 318

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Total Noticed: 31

Date Rcvd: May 22, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2017 at the address(es) listed below:

David A. Rice on behalf of Debtor John Alan Gump ricelaw1@verizon.net, lowdenscott@gmail.com  
David A. Rice on behalf of Joint Debtor Tiffany Renee Gump ricelaw1@verizon.net,  
lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor Kubota Credit Corporation bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Pamela J. Wilson pwilson@epiqtrustee.com, pwilson@ecf.epiqsystems.com  
Scott R. Lowden on behalf of Debtor John Alan Gump niclowlgl@comcast.net  
Scott R. Lowden on behalf of Joint Debtor Tiffany Renee Gump niclowlgl@comcast.net

TOTAL: 7